

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Raymond Winfield Harland  
Debtor

Case No. 19-04907-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 15

Date Rcvd: Mar 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2020.

db +Raymond Winfield Harland, 124 Sherrill Drive, New Oxford, PA 17350-9221  
5271046 Carrington Mortgage Services, LLC, P.O. Box 79001, Phoenix, AZ 85062-9001  
5273840 +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A,  
Anaheim, CA 92806-5951  
5271049 Home Depot Credit Services, P.O. Box 9001010, Louisville, KY 40290-1010  
5271050 +Matthew Charles Baron, Esquire, Zwicker & Associates, P.C.,  
6 Montgomery Village Ave., Ste. 505, Gaithersburg, MD 20879-3596  
5271051 +TD Bank USA, N.A., 7000 Target Parkway North, Brooklyn Park, MN 55445-4301  
5271052 +Tesla, 470 West Lancaster Avenue, Devon, PA 19333-1510

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr +EDI: PRA.COM Mar 13 2020 23:18:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021

5271042 E-mail/Text: bankruptcynotices@amazon.com Mar 13 2020 19:25:33 Amazon,  
410 Terry Avenue, North, Seattle, WA 98109-5210  
5271043 +EDI: AMEREXPR.COM Mar 13 2020 23:18:00 American Express, P.O. Box 981537,  
El Paso, TX 79998-1537  
5271044 EDI: BANKAMER.COM Mar 13 2020 23:18:00 Bank of America, 4060 Ogletown Stanton Road,  
Newark, DE 19713  
5271045 EDI: CAPITALONE.COM Mar 13 2020 23:18:00 Capital One, P.O. Box 85015,  
Richmond, VA 23285-5617  
5271047 +EDI: WFNNB.COM Mar 13 2020 23:18:00 Comenity - Overstock, PO Box 182120,  
Columbus, OH 43218-2120  
5271048 EDI: DISCOVER.COM Mar 13 2020 23:18:00 Discover Bank, P.O. Box 15316,  
Wilmington, DE 19850-5316  
5271730 +EDI: RMSC.COM Mar 13 2020 23:18:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 15, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 13, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor CARRINGTON MORTGAGE SERVICES, LLC  
bkgroup@kmlawgroup.com  
Kevin S Frankel on behalf of Creditor CARRINGTON MORTGAGE SERVICES, LLC pa-bk@logs.com  
Lawrence V. Young (Trustee) lyoung@cgalaw.com,  
pa33@ecfcbis.com; tlocondro@cgalaw.com; rminello@cgalaw.com  
Thomas E. Miller on behalf of Debtor 1 Raymond Winfield Harland staff@tommlerlawoffice.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1 Raymond Winfield Harland  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-04907-HWV

Social Security number or ITIN xxx-xx-4281  
EIN -- --

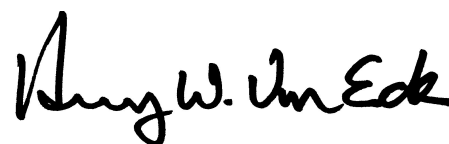
Social Security number or ITIN -- --  
EIN -- --

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Raymond Winfield Harland

3/13/20**By the  
court:**

Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: AutoDocketer, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**